DOCUMENT RESUME

ED 478 140 CE 085 096

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TITLE	"All On Your Own Time": Informal Learning Practices of Bank Branch Workers. NALL Working Paper.
INSTITUTION	Ontario Inst. for Studies in Education, Toronto. New Approaches to Lifelong Learning.
SPONS AGENCY	Social Sciences and Humanities Research Council of Canada, Ottawa (Ontario).
REPORT NO	No-64
PUB DATE	2002-08-00
NOTE	32p.
AVAILABLE FROM	For full text: http://www.oise.utoronto.ca/depts/sese/csew/nall/res/64LauraMitch ell.pdf.
PUB TYPE	Reports - Research (143)
EDRS PRICE	EDRS Price MF01/PC02 Plus Postage.
DESCRIPTORS	Adjustment (to Environment); *Adult Education; *Banking; Data Analysis; Education Work Relationship; Educational Environment; *Employment Practices; Field Studies; Foreign Countries; Independent Study; *Informal Education; *Labor Force Development; *Learning Processes; National Surveys; Office Automation; Organizational Change; Organizational Culture; Organizational Development; Technological Advancement; Work Environment
IDENTIFIERS	Bank Tellers; Canada; *Learning Organizations

ABSTRACT

The informal learning practices of bank branch workers were examined in a study of a major Canadian bank. The study included ethnographic fieldwork and secondary analysis of a national survey of branch workers' learning practices during the introduction of a new financial services software system. Activity theory was used to examine workers' informal learning practices as situated and to trace the shift learning at the bank branch during the 1990s from a process based on a largely informal training approach to an increasingly formalized self-study approach. The study established that the bank branch workers continued to rely heavily on collective and individual informal learning practices to perform their day-to-day work, adjust to the introduction of new processes and technologies, and cope with stress even though the restructuring of work processes and learning that had occurred within the bank left the workers with diminishing time for study and learning. The study resulted in nine recommendations, including the following: (1) allocate at least 1 hour of on-the-job time per week for collective and individual learning; (2) create a learning environment within the bank's branches; (3) recognize, build on, and provide compensation for workers' informal learning activities; and (4) consult regularly and systematically with branch staff to identify learning and support needs. (Contains 46 references.) (MN)

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ED 478 140

NALL Working Paper # 64

'ALL ON YOUR OWN TIME:'

Informal learning Practices of Bank Branch Workers

Laura Mitchell and D. W. Livingstone

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EXECUTIVE SUMMARY

This report on informal learning in a major Canadian bank is based on both ethnographic fieldwork with branch workers and secondary analysis of a national survey of branch workers' learning practices during the introduction of a new financial services software system. Using Activity Theory, this study examines workers' informal learning practices as situated and examines the learning environment, the restructuring within the bank and the restructuring of workplace learning. The report traces out the shift in branch workplace learning during the 1990s from a largely informal training approach to an increasingly-formalized self-study approach.

The study's findings suggest that branch workers continue to rely heavily on collective and individual informal learning practices to carry out their day-to-day work, adjust to the introduction of new processes and technologies, and cope with stress. But the restructuring within the bank of work processes and learning has left branch workers with diminishing time for study and learning. Branch workers repeatedly stated that more recognized time for learning is needed, as compared to investing in further developing the learning program tools.

The introduction of new information technologies allows not only for automation of work processes but also for 'informating' - the simultaneous generation of new streams of information. The 'informating' capacity of these new technologies is seldom appreciated, and this report suggests that the bank is faced with the opportunity of using this new capacity to provide fuller information amongst all staff - including branch-level staff. Should branch staff not be allocated sufficient time to engage in the informal learning and exchange which would allow them to master and maximize these new capacities, the bank may unintentionally use this new technology more strictly for its automation capacities - to control and monitor branch staff.

The report concludes with a list of recommendations (which follow in an abbreviated form).

Abbreviated Recommendations:

- Allocate at least one hour of on-the-job time per week for collective and individual informal learning.
- Create a learning environment within the branches (for the first two recommendations, the central training program will need to engage in on-going education and advocacy activities more widely with bank management.).
- Recognize, build on and compensate existing informal learning activities of branch workers by such means as Prior Learning Assessment and Recognition (PLAR) and skill portfolios.
- Consult regularly and systematically with branch staff regarding their learning and support needs, and establish on-going lines of communication on learning issues.

- Recognize, compensate and maintain mentors and advocate more widely within the bank to ensure that these experienced branch staff be kept on when branch closures and downsizing decisions are being made.
- Adopt both a learning recognition and a compensation system respectively for staff and mentors for the training and mentoring activities they engage in at work.
- Recognize, support and reward branch workers' existing caring and community work.
- Study and weigh the policy benefits of implementing innovative, more learner-friendly/ staff-friendly learning practices at the branch level.
- Commission further ethnographic research to investigate how informal learning might be enhanced more generally within the branches, as well as the impact on informal learning of such factors as: branch staff's heavy workloads, 'lean' staffing, and loss of mentors within many branches.
- Conduct ethnographic research on the impact of the shift towards increasingly formal learning on informal work-related networks (both inter-branch and intra-branch networks).
- Conduct a pilot project in a few branches where staff have more time for informal learning and then, use the outcomes of such pilot projects to consider the multiple values of investing in additional staff time for informal learning as compared to other ways the bank invests in learning (i.e. software development, curriculum development, etc.).

'All on Your Own Time:' Informal Learning Practices of Bank Branch Workers

> *"training will increasingly be seen as a way of socializing people to perform as the organization wants without the need of bureaucratic controls."*
> -- W. Richard Scott in his speech April 1988 to the Texas Conference on Organizations (Marsick, 1990, 37)

> *The bank expects us to do [a] great amount of learning/reading and yet our workload is so heavy these days - we're all exhausted just trying to keep our heads above water let alone spend hours reading when we get home. I feel I have no life outside of the bank and haven't for years.* -- Branch worker, National Survey.

1.0 Introduction

This fieldwork component of this research project was conducted with branch workers in three branches of a major Canadian bank over a ten month period in 1997-1998. While the purpose of the fieldwork involved examining staff's informal workplace learning practices, during the course of the research, what emerged was also a significant shift in the bank's approach to workplace learning towards a formal learning approach and the

development of what might be referred to as an 'involuntary learning regime' - with an elaborate system of learning targets, testing, monitoring and accreditation. This study examines learning practices in branch workplaces; however, the reorganization of work and workplace learning - through management policy, computer software, learning targets, and branch redesign, to name only a few - also emerge and are addressed vis-à-vis their impact on informal learning. Work is socially, historically and culturally constructed, and this study is about people - about the 'worker-learners' - who find themselves within a regime of work and learning which appears to demand a gowing amount of their energy and creativity, diminishing family time and infringing on their discretionary participation in their communities.

While branch working conditions are structured by the decisions and policies of upper-level management, branch workers also play a key (albeit often constrained) role in creating their workplaces and the social relations therein. Although branch staff's work and skill are often invisible and underappreciated, these workers organize their office and work processes, support one another, integrate and adapt new technologies into their work processes, cope with and even resist many policies. This dynamic, sometimes conflictual interaction between the structural underpinnings and policies in the bank and the agency of worker-learners has as much as possible been incorporated into the report.

First, a brief description of the background to this empirical research is necessary. The main purpose of the fieldwork involved examining the informal workplace learning practices of branch-level bank workers. Three branches were visited in the Greater Toronto Area (GTA); staff within the banking industry are not unionized. Within the bank, there has been major restructuring which has been on-going for a number of years; the fieldwork was also carried out at a moment of considerable organizational transition, namely the reorganization of branch-level work with a clear separation between the sale of financial services and teller or customer services. In the branches, this split is referred to as the 'sales/service split.'

The research was sponsored by the research network on New Approaches to Lifelong Learning (NALL) at the Ontario Institute for Studies in Education of the University of Toronto. It was also coordinated with an evaluation and measurement project by researchers at the Faculty of Information Science at the University of Toronto (FIS/UT) that was privately funded by the bank. The FIS/UT team was hired as consultants by the bank's central training program (CTP) to evaluate worker learning in relation to a new computer software system, as well as the accompanying training and implementation provisions. The FIS/UT project had the following stated goal, developing "an improved understanding of how learning around new technology can be supported and enhanced in branch banking environments and to assess current learning tools and interventions..." While the FIS/UT report primarily covers the formal branch learning program and implementation of the software, this report focuses on the informal learning practices of branch-level workers both in using the softward and more generally.

The report begins with a presentation of the theoretical framework, methods, conceptual tools and definitions, followed by a presentation of the learning environment including an overview of the restructuring of branch work and an overview of the restructuring of community, households and social services. The fourth section examines the restructuring of workplace learning by tracing out workplace learning practices over the past decade, contrasting the latter with learning today; exploring the restructuring of workplace learning, presenting the involuntary and formalized learning regime; discussing informal learning as a site for support, creativity and resistance; and examining barriers to formal and informal learning. While this report will deal with each of these elements sequentially, in reality, these elements exist in a state of dynamic interaction and cannot be easily separated from each other. The closing sections of the report are comprised of a presentation of the emerging questions and thoughts, a conclusion, and a series of recommendations.

2.0 Theoretical Framework and Methods

2.1 Methods

As mentioned earlier, the fieldwork was conducted using participant observation, ethnographic and individual interview techniques, primarily from May 1997 to February 1998. Access to and contact with the branches was facilitated through the bank's central training program. The three branches visited were all located in the Greater Toronto Area (GTA) and were categorized as above average on the bank's own performance rating system.

The software implementation process was divided into three key phases: namely, pre-implementation, implementation and post-implementation. The three branches in this study were selected so that each of the three phases of implementation could be examined; these three branches were also chosen so as to include both small, medium and large branches. Caution should be exercised around any assumptions about the homogeneity of the branch cultures. There was a great deal of diversity from one workplace to another. Given the heavy workloads and 'lean' staffing of the branches, the individual interviews (N=25) were conducted under tremendous time and work constraints. Most interviews with both financial sales and customer services staff [1] lasted 30-40 minutes.

The national survey was grounded in the FIS ethnographic fieldwork and was mailed to a random sample of 500 software users across the country with 195 responses. The response rate for the survey was 39% which according to staff at the central training program is consistent with other bank surveys of this nature. Survey results were

[1] The position of 'teller' was restructured and expanded to include an even wider range of tasks and renamed to 'Customer Service Representative' (CSR).

interpreted using direct comparisons and cross-tabulations, and the field findings provide depth and additional insight to the survey results. The survey report remains a private document, so survey results are only referred to in general terms here.

Another focus during the fieldwork involved developing an understanding of the array of changes in the bank and in workplace learning over the past ten years. This historic overview serves as the backdrop for the discussion and examination of informal workplace learning and the context in which it occurs.

2.2 Situated Learning

While there is a tendency in the literature on learning to universalize and homogenize learners and divorce them and their learning from their environment and power relations, this research framework is rooted in a 'situated approach' to learning and views learning as a social activity embedded in social relations. "...[T]here is no such thing as 'learning' *sui generis*, but only changing participation in the culturally designed settings of everyday life." (Lave, 1993, 5-6). Informal learning in bank branches happens on an on-going basis and is part of branch work itself - particularly as branch workers adjust to and cope with new trends, clients and co-workers, changing technologies, shifting work demands and new products.

2.3 Distinguishing Formal and Informal Learning

> [By focusing on informal learning] we do not intend to devalue the importance of appropriate structured learning activities. However, we believe that an overriding interest in how best to organize learning through training has taken attention away from the natural opportunities for learning that occur every day in a person's working life. (Marsick and Watkins, 1990, 4).

While a working definition or description of both formal and informal learning are needed to serve as the bases for discussion of the branch workplace learning practices, it is also important to note that the two forms of learning practices often interact with each other, and hence, a rigid or dichotomous definition for either term would be problematic and somewhat misleading. For these descriptive definitions, the informal workplace learning research of Marsick and Watkins has been drawn on:

> informal learning is ... self-directed, can involve networking, coaching, mentoring, performance planning, and trial-and-error.... Informal learning can take place in groups or individually, and collective informal learning is perhaps the most distinguishing aspect of workplace learning (Marsick and Watkins, 1990, 7).

whereas,

> Formal learning is typically institutionally sponsored, classroom-based, and highly structured. Informal learning, a category that includes incidental learning, may occur in institutions, but it is not typically classroom-based or highly structured, and control of learning rests primarily in the hands of the learner. (ibid., 12).

Marsick and Watkins also underline the invisibility, under-estimation and under-appreciation of informal learning, particularly in training and development programmes (ibid., 5-6). This lack of appreciation and even devaluation of informal learning practices was apparent in some of the bank's publications, such as the following 1997 brochure on lifelong learning:

> Most people act as if life's basic skills, such as parenting children, eating well, and staying healthy, come to us almost by nature. Not so. The truth is we accrue our methods informally and they are usually flawed. But a little instruction can make a huge difference.

The above quotation provides a stark contrast to the approach in this report: first, that of a situated approach to learning (as described in the previous section); second, an examination and appreciation of informal learning practices; and finally, a recognition that formal instruction does not guarantee learning, nor does important learning necessarily take place within formal training programs. Training and education are sometimes mistakenly conflated with learning. To return briefly to a situated approach to learning, "learning takes place through an ongoing, dialectical process of action and reflection" (Marsick, 1990, 8). Marsick and Watkins also warn that "no formulae guarantees learning... [it's difficult] to structure or pre-design informal and incidental learning, but it can be enhanced." (ibid., 15).

What is critical to highlight here with respect to bank branch-based learning is precisely that learning cannot be guaranteed (at best it can be enhanced) and that it requires that learners not only be encouraged but also have the time and the environment in which acting and reflecting are possible. This is apparently not currently the case for many branch workers, as the section on the learning environment discusses in more depth.

Marsick and Watkins only touch on the issue of control or power over learning. With adult informal learning, the control has remained with the learner. Later in this report, when examining the historic shift by management in on-the-job learning in the branches from an informal learning to a formal learning approach, the issue of control over informal learning shifting increasingly away from the learners will be explored in more depth.

2.3 Activity Theory

Activity Theory was developed by Vygotsky based on a triangular subject-instrument-object model for examining activity systems (Vygotsky, 1978). Engeström expanded Vygotsky's model to incorporate the following components: community, rules and the division of labour (Engeström, 1987). Activity Theory examines activities within activity systems - that is, within the social and cultural contexts in which the activities take place. Activities are contextualized and cannot simply be extracted or divorced from the context and power relations in which they occur.

The key elements of the activity system are: the subject or person using the tool; the object of the activity; the outcome; the tools (internal and external); the community or social grouping in which the activity exists; the role hierarchy or division of labour for carrying out the activity; the rules (implicit and explicit). Engestom, 1986, 67).

In the bank branches, the key elements of the activity system are as follows:

- the subject is the learner-worker;
- the object of the activity is learning;
- the outcomes of the activity are acquired skill, knowledge and experience;
- the tools or resources include the software, co-workers, literature and training materials, routines, training sessions (formal and informal), clients and, for home-based learning, even household members;
- the community or social grouping includes branch and bank staff, clients and, for home-based learning, household members;
- the role hierarchy involves the branch and bank hierarchies, including the roles and relations between staff;
- the explicit and implicit rules include individual and collective rules governing work, work priorities and learning.

To examine and understand informal learning within the branches using Activity Theory, such research needs to examine the learning system and specifically, informal work-related learning activities within the work system in which they occur.

Given that activities can not be fully understood when divorced from their contexts, nor can they be necessarily examined as individual isolated activities, Activity Theory allows the researcher a suitable framework in which to analyze contextualized, collective learning practices.

3.0 The Learning Environment: Conditions in the Bank and the Branches

> When learning is in the workplace, the organization is the defining environment for learning.... The organizational context is a powerful mediator of an individual's learning.... The relationships between the people

> in organizations are role-bound and hierarchically accountable. (Marsick and Watkins, 1990, 210-1).

> The branch does not provide a positive coaching/learning environment. Our branch manager says she will not tolerate or except [accept] failure of her employees taking courses or [when] learning something new. This puts a great deal of extra stress on us as employees and does not motivate us to try to learn new ideas or concepts. (Branch worker)

If organizations are powerful mediators for learning and for learners, then it is important to examine the bank, the branches and the historic processes taking place therein, if informal learning and learners are to be situated within this context.

Canadian banks are generally organized as local branches which directly serve most customers, clusters of local branches, regional or provincial groupings and central head offices. The financial sector has been undergoing restructuring for a number of years. This section will provide a cursory look at the reorganization of production and productive activity within the branches, at office automation and then take a closer look at the reorganization of workplace learning within the branches over the past decade. The latter will provide a recent historic backdrop for the examination of informal-workplace learning and the learners. As mentioned earlier, the 'worker-learners' in this study have lives beyond the sphere of production, and hence, a brief discussion of the community and household spheres which are also in transition will be provided as well. To understand the worker-learner in this activity, it is important to remember that worker-learners are socially constituted by relations in these different and yet interdependent spheres.

3.1 An Overview of Restructuring of the Bank Work

> There are too many people [in the bank] with too many agendas... and the different systems don't always fit together... The right hand doesn't seem to know what the left hand is doing. (Branch worker)

> On-the-job learning becomes more and more difficult as the number of staff in each branch continues to decline, leaving less time to spend coaching, assisting others due to line-up demands. (Branch worker

During the fieldwork and interviews, a number of office-redesign themes emerged including: work intensification; a broadened range of skills and procedures for branch staff to know and master; downsizing of staff; a high degree of job insecurity; a split between financial sales and customer service; removal of branch managers and flattened organizational structures at the branch level; automation and ATM processing; and the closure of numerous branches. These findings regarding the restructuring of production

within the banking and clerical sectors have been corroborated by other researchers like deWolff (1995).

The branch workers interviewed were of the opinion that change was too rapid and too extensive within the branches. They also expressed concern at how they might cope with the various aspects of restructuring while also keeping up with their learning targets.

> There doesn't seem to be enough hours in the day. We are always being told to do Customer Service, [customer] follow-up, contact your customers - but if this survey that I have just done repeats that training is important - when do we schedule to do this training when staffing is being cut. (Branch worker)

> With downsizing and branch redesign, it is harder and harder to find the time during work hours to do self-training. More time is being spent at home to keep up to date with day-to-day job requirements. (Branch worker)

> The learning software is an excellent, untapped resource. However, with the cut in staff, weekly sales targets to meet and courses being taken on our own time, there is very little time left to do self-training. (Branch worker)

These workers also intimated that there was insufficient support for branch-level staff to implement the various changes in procedure and structure required by upper-level management. While this bank has instituted a number of innovative human-resource programmes and even been rewarded for these efforts, very little of these resources (including resources for using new materials) actually trickle down to branch-level workers. As various branch employees put it, "half of the staff aren't even aware of what's available [i.e. LS, CD-ROMs]... They [the bank] spend all this money on the software and no time for training." or "We seem to spend lots on technology & not enough to train those who use it, to use it to the fullest." (Branch worker) or "We learn much, much more from hands-on help from our Associates than from the training CD-ROMs! But, with lack of complement the form of learning cannot be used the way it should." (Branch worker)

While branch staff have been informed on a number of occasions that automation would free up time for them for learning, they indicated that they had difficulty reconciling the very conflicting experiences they had had with previous promises and experiences of automation. One branch worker recalled "[t]hey told us when they took out the ATM processing - 'that'll free you up an hour a day that you can use for learning.'... The bank has to give us the time to do the training." According to staff in the branches visited, 'free' time for learning was never granted.

> ATMs have made work easier but then hours have been extended... You

> used to close at 3 o'clock but you had 15 to 20 staff....but then we lost a lot of staff, too.... So, I think that the workloads - even in this branch - have increased but it's not <u>just</u> that, it's the learning, too. (Branch worker)

The site for processing of ATM transactions and night deposits has also shifted to a central processing location. Some branch-level management staff have been removed from the branches. Some of the supervision and monitoring roles previously played by branch management have now been built into software programmes like the learning software. While staff may often feel that the computer software allows them access to a greater volume of information, Hacker suggests that within the software design, the user's choices are already-programmed and thereby constrained, and users are often unaware of these constrained choices. (Hacker, 1989, 178).

The restructuring within the bank appears to have had a detrimental impact on the health of many branch workers. Many of the women interviewed joked that 'Prozac,' an over-the-counter anti-depressant, is the favourite drug of branch staff. Branch staff also indicated regularly experiencing difficulties sleeping on Sunday nights due to anxieties about the coming week's work. The branch-level working conditions and their impact on workers' health were described in the following ways by branch workers,

> I think the bank should look at the number of STDs [short-term disability leaves]! It's ridiculous! (Bank worker)

or

> The high-ups - all they look at is the bottom-line. I don't even think they care to look at anything else.... I bet if you went to every branch in Canada, you'd have at least one STD [short-term disability leave] in each two branches! (Bank worker)

These statements contrast sharply with upper-level management and industry statements about the prevalence and availability of 'flex-time' and 'flex-work' arrangements:

> Banks are leaders in the development of alternative work arrangements, as they are in most human-resources areas, as they recognize the need for balance in their employees' lives. There is more to life than work, and work itself is generally done better by those who appreciate that fact. (*Canadian Banker*, May-June 1997, 5)

While alternative work arrangements may be available to upper-level bank management, access to these alternatives appears to be stratified and not very accessible to branch-level staff. As a result, branch-level staff appear to be absorbing and shouldering the brunt of restructuring.

There was also palpable concern voiced by branch workers around fears of the bank being able to compete with large American banks. Should the bank 'be swallowed up' by

larger American competitors, staff were certain that further downsizing and lay-offs would be incurred, in addition to the on-going restructuring of retail banking already occurring. "I also realize that we have to keep up and stay competitive otherwise, we'll be swallowed up [by large American banks beginning to open in Canada]" (Branch worker).

The 'sales/service split' in the bank has resulted in a choice being thrust upon staff so that they must chose a 'career path' in either customer services or in the sale of financial products; however, human resource counseling within the bank has been centralized and is accessible only by telephone.

> Years ago, you were assigned to a training coordinator; these staff have all disappeared through downsizing. You were on a list of strengths. So, for instance, I was on a list of people who were good with employees.... Today, you're totally self-managed. Today, you better ask about courses and sign yourself up because nobody's looking out for you. (Branch worker).

"The site of service delivery has also changed: telephone banking has led to a revised conception of the role of branch networks"(Gregory and O'Reilly, 210). The new software system will enable the partial automation of financial sales. The new software is designed so that the financial sales person uses it along with the accompanying computer screens in front of the customer, as a support tool in selling financial products.

Similar to other clerical workers, branch workers are getting mixed messages about work priorities, particularly due to the 'sales-service' split. For many years, branch staff were told repeatedly that customer service was their main priority; today, however, financial-sales staff in the branches are evaluated according to individualized, weekly sales targets. This new sales onus has contributed to mixed messages and confusion on the part of many branch workers who have difficulty balancing customer-service needs against meeting sales targets. Since the sales targets are set individually (rather than for the entire branch), this new measurement system contributes to divisiveness and tension between branch workers who compete with one another for customers. As the de Wolff (1995) study points out, clerical workers are often confused because their jobs are in the midst of considerable transformation. This confusion and these mixed messages complicate branch staff's decisions regarding the choice of their 'career path.'

Not only is the work environment confusing, but it is often threatening as the hiring and recruitment policy has changed considerably; formal post-secondary educational requirements for entry-level positions are now the norm, while years of on-the-job experience go unrecognized by the bank. "The work atmosphere [in the branches] is very threatening anymore - particularly if you don't have a post-secondary education" (Bank worker).

While credential requirements have been inflated (Livingstone, 1998, iv) for entry-level

jobs in the bank from a high school diploma ten years ago to a college or university degree today, none of the staff felt that these degrees were necessary to perform branch-level work. Many staff fear they will be downsized for failing to hold these formal credentials; many were bitter and felt betrayed, stating that they had given years of their lives and their work to the bank but the bank fails to recognize or appreciate their contributions. Many of the staff interviewed had high-school diplomas. Statistics on unemployed clerical workers in the Greater Toronto Area certainly support the anxiety of many of these workers about being downsized; clerical workers constitute the largest unemployed group in the area (de Wolff, 1995).

One branch worker expressed her frustration and questioned why customer service branch staff should even consider taking work-related courses. "Why do I take course after course but get paid much less than someone who has not taken even one course? What benefit is there to complete financial planning courses and then receive a check mark?" (Branch worker). These statements are also indicative of the bank's formal-education credential bias.

As work itself is being fundamentally restructured, management's expectations of branch work have also expanded considerably:

> Could you describe how the customer service representative position and work has changed [over the past decade]?... How has your workload changed?
> ... "More is expected of you now. Everything is learning. Now you're forced to do it. You put out the money, and it's all on your own time. ... The bank says they want to be flexible and for you to balance career and family... but you get paid for 8:30 to 5, and you can't get everything done during those hours." (Branch worker)

Branch work has expanded to include greater and mandatory learning demands on branch workers. "Ownership of your career - they put pressure on you to take courses. You have to take them. Also, accreditation.... Today, you have to pass and be accredited. ... You're also given goals and targets." (Branch worker).

It is important to note that these added work expectations constitute not only a further infringement by the employer on workers' discretionary time, but a restructuring of branch work into more individualized, computer-mediated transactions and performance ratings.

3.2 Restructuring of Community, Households and Social Services

> Newer models of change that focus only on democratic participation in the workplace, and do not include attention to work performed in the family and the community, should remain highly suspect. (Hacker, 1990, 64)

> There is always change and always new learning going on but sometimes it is difficult to balance family, ICB [Institute for Canadian Banking] courses, ... training, ... targets, breakfast meetings, sales targets, volunteer work, etc., etc. It would be nice to have more learning time during bank hours than Sundays and most evenings. (Branch worker)

Simultaneously with the workplace and job restructuring, these bank workers are also experiencing the dismantling of the Canadian social safety net (McBride and Shields, 1997). This dismantling is comprised of the privatization and downloading of a number of social responsibilities from the state onto households and individuals. Poverty, homelessness and social disenfranchisement are increasingly visible as more citizens fall through the cracks of an ailing, underfunded social-safety net. This erosion of citizenship entitlements and communities creates additional sources of stress for many working and unemployed people, including bank workers who see their own livelihoods threatened by automation while various social protections are disassembled.

This shift to increasingly-precarious communities also results in a downloading of additional forms of 'caring' work previously provided by the welfare state onto households and individuals - and usually onto women. As public education and health services are restructured, for instance, women in particular frequently find themselves caring for an elderly parent, tutoring a child and so on. The demands on household members' and particularly women's time increase substantially. Many people find themselves caught between conflicting and also essential priorities at home, at work and in their communities. As work and workplace learning in branches demands more of workers' discretionary time beyond the workplace, branch workers indicated during the fieldwork that they felt plagued by difficult choices between these conflicting priorities.

As part of the fundamental reorganization of work, branch workers are now also expected to be active in community or volunteer work on their own time. A number of branch workers linked this new work requirement to the bank's need to improve the bank's image within Canada. [2] Branch staff indicated that a community and volunteer involvement component has been incorporated into staff performance reviews.

> Another big thing the bank wants you to do is volunteer work because they're concerned about community image. Between working full-time and family life - the bank wants you to do your courses. The bank wants you to be on the PTA, or on the baseball team, or on a charity walk.... The bank wants all the branches ...[in this city]... to get involved now in a heart and lung walk!... And it's all part of our figure of merit and our performance.

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[2] Branch staff reported that this volunteer-work requirement was introduced shortly after the announcement by the major Canadian banks in December 1996 of record-high profits. Staff associated this new job-related requirement to the bank's need to improve its image within the broader community.

(Branch worker).

4.0 The Restructuring of Workplace Learning

> The learning environment is out of control. People are understanding that jobs will be lost if courses are not taken. Sales leaders are using learning as a threat! CSRs ... do not apply these skills - they're simply 'tellers.' FSOs [Financial Service Officers] are being pushed to learn when perhaps we could utilize existing talents. I believe learning is necessary to provide informed information. but the individual must have a 'sense' for what he/she is [training]. (Bank worker)
>
> Now, on-the-job learning is expected. It used to be that if you wanted you could do cross-training or go on courses. But now you don't have the choice if you want to maintain your job. And it's hard when you've got small kids 'cause it's *all on your own time*. (Branch worker) [Italics added].

How has workplace learning changed over the past ten to fifteen years inside the bank? and how have the broader changes and restructuring in the bank affected branch learning practices whether intentionally or unintentionally? How have individual and collective informal workplace learning practices been affected? How have staff resisted and/or created new informal learning opportunities? These questions constituted an important line of inquiry during the fieldwork.

In this section, the shift in workplace learning is traced out, using initially Ken Kusterer's work (1978) on bank workers' learning practices in the 1970s, then our individual interviews to depict the transition in branch workplace learning over the past decade. This presentation of the shift in the approach to workplace learning will be followed by the examination of the establishment of an involuntary learning regime, a discussion of informal learning as a site for support, creativity and resistance, and finally, by a presentation of the barriers to formal and informal learning.

As stated earlier, the bank's approach to workplace learning has undergone a major shift over the past decade from a predominantly collective, informal learning approach (which consisting of cross-training but without any accompanying documentation or literature) to the introduction of formal learning techniques by means of self-study literature, and more recently, to the introduction of computer-based training software. The bank's central training program was also established several years ago in the middle of this shift. This transition was also marked by a shift from a voluntary, learner-driven and frequently collective learning paradigm to an involuntary, management-driven self-study approach with a highly-elaborate set of learning targets, testing, quarterly monitoring and accreditation procedures. This elaboration of learning targets, testing and quarterly monitoring will be referred to as an 'involuntary learning regime.'

4.1 On-the-Job Training in US Banks in the 1970s

Ken Kusterer's work on 'unskilled' bank workers in the US in the 1970s and the 'old-teach-new' system of training or cross-training provides a clear depiction of workplace learning at that time. It was "necessary for all trainees to compile their own training book because the bank has no written record of these teller procedures.... many of these procedures are in a constant state of flux anyway..." (Kusterer, 1978, 81).

Kusterer also notes that

> the tellers reported, however, that it took a period from a few weeks to a couple of months after the training period before they were really able to figure out how all these rules and guidelines fit together, what the underlying logic was. In short, acquisition of the banking paradigm did not occur until long after the formal training program was complete. (ibid., 81).

During our fieldwork, one staff person remembered spending a full two weeks being mentored by an experienced teller when she first started out fifteen years ago with the bank. The only way to cross-train today is

> if you're part-time and you come in on a day off and watch and learn from somebody else. The branches aren't staffed like they used to be. Right now it's all self-study. The modules are good but they don't teach you everything.... Cross-training used to happen a lot more.... Today, girls [new CSRs] get two days with an experienced CSR, and then they're thrown on cash. (Branch worker).

4.2 Workplace Learning Restructured

The gradual process of establishing and institutionalizing a formal learning curriculum in the form of self-study or computer-based training (CBT) modules appears to have at least partially displaced a rich array of often-collective, informal work-related learning practices. Both the FIS national survey and Statistics Canada's Workplace and Employee Survey (Leckie et al, 2001, p. 20) confirm that financial sector workers have the highest levels of recent participation in both employment-related training courses and on-the-job training of all industrial sectors. But while branch workers today still engage in informal learning practices, the bank management's learning onus has shifted away from collective informal learning towards a formal learning approach[3] focused on the individual learner (as opposed to collective learning). The bank's central training program was founded during this transition and has been instrumental in

[3] For tuition for work-related courses, the bank offers its employees an interest-free loan and, upon successful completion of the course, a tuition-refund program.

institutionalizing a more formalized, module-based approach.

This shift in the bank management's approach to workplace learning involves a transition from a more collective form of learning to literature-based self-study and more recently to computer-based training modules. "How we learnt then [ten years ago]? By watching a co-worker, by watching and doing. There was no material - nothing you could take home." (Branch worker). Today, however, new branch staff are largely left on their own with self-study modules to turn to.

> ...more-experienced staff don't have the time anymore to help newer staff because of the heavy workloads... If you want to cross-train nowadays, the only way to really do it is if you're part-time and you come in on a day off... (Branch worker)

In the national survey, informal learning practices were almost universally reported: virtually all respondents carried out hands-on practice, and nealy 90 percent consulted with co-workers. Despite management's increasing tendency to foster formal workplace learning, respondents viewed the importance of informal learning practices for learning the new software as even greater than for formal learning approaches: about two-thirds rated as high/very high the importance of informal exploration or trial and error, and a small majority rated as high/very high the importance of informal consultation with co-workers; as compared to less than one-third rating the importance of formal coaching sessions or the importance of structured individual self-study as high or very high.

National survey respondents also viewed improving CD-ROMs and printed materials as the least useful means of supporting learning and preferred changes to the learning/work environment. About seventy percent of respondents would like both more time for practice, and more time to help each other.

Cross-training and mentoring - forms of collective informal learning - are being squeezed out by an increase in workloads and a reduction in the number of staff in the branches.

> The bank doesn't compensate [mentors] one iota for the training period... why should I train someone else technically? If I'm training someone and yet I'm still expected to keep up my sales level?... We're being pushed into a position where we almost have to say to fellow staff 'I don't have time to mentor you 'cause I don't get credit for it.' (Branch worker)

In two of the three branches visited, branch staff organized regular informal learning tutorials which address a number of their needs: including assisting one another in meeting learning targets, problem solving and mutual support. These tutorials and other informal learning practices are discussed in more detail in Section 4.4.

4.3 The Involuntary, Formalized Learning Regime

> Learning is tied 100% to my job and future with the bank. And there's always another course around the corner. We're not so naive now... It will never stop. (Branch worker)

The national survey responses confirmed almost universally that learning requirements are pervasive throughout the branches: virtually all respondents agreed that 'learning is a requirement of the job' and also had taken a formal educational or training program within the past year that was related to their work. Again, this participation rate is now higher than in any other industrial sector (Leckie et al, 2001).

Testing and accreditation also make workers' learning quantifiable and measurable. With the computer-based training software, the testing and scoring capacities are built into the software.

The involuntary learning regime has developed, in part, through the rationalization and fragmentation of learning into a formalized curriculum and modules, and the subsequent formalization of that curriculum and hierarchical ordering of the modules into learning targets. The performance review process and adherence to learning targets is enforced through quarterly monitoring meetings with a supervisor using an elaborate and highly-detailed set of charts which contain the many learning targets. The purpose of these meetings is to ensure that learning targets have been met and to set new targets. An electronic employee training profile is held in a central location and serves as an inventory of each individual worker's learning accomplishments.

National survey respondents agreed that learning requires a supportive environment; over three-quarters of respondents stated that it is hard to learn at work because of interruptions. Two national survey respondents commented, "[t]he bank is requiring more and more of my own personal time for learning" and "[p]eople are working very hard, and there is incredible commitment and effort. For example, I spend 20 hours a week doing course work. That is not the exception."

4.4 Informal Learning as a Site for Support, Creativity and Resistance

As mentioned in Section 4.2, informal learning - and particularly collective informal learning - is widely practiced within the branches and was rated as being of greater importance than formal learning for learning new tasks. Using Engeström's expanded Activity Theory model during the fieldwork to examine particularly the community in which the learning activity system occurs and the tools which learners rely upon, the informal learning practices of branch workers with their co-workers were investigated. While branch workers were not always aware of the rich array of their informal learning practices (and particularly their collective practices), the participant observation in the branches confirmed the high degree of reliance on these practices, as did the national

survey results.

In the national survey, one respondent shared an instance of collective informal learning practices. "In our community there has been great emphasis on learning, actually pushing everyone through the courses. What we have done here is set up a meeting before or after work to work together on courses. It is helping everyone understand things." (Branch worker, National Survey).

Similarly, in two of the three branches visited, such informal learning tutorials were organized by branch staff after work to help each other get through the formal learning materials and to prepare for tests. In one branch, a weekly tutorial on lending was organized and included branch workers from four or five local branches. In this tutorial, staff would review the key ideas from the formal learning curriculum and then work in pairs on an actual lending case. Towards the end of the tutorial, the group would reconvene and discuss their assessment of the lending case in question.

In another branch visited, the informal learning tutorial consisted of a review of the various financial products available. One of the more-experienced financial sales people would organize a presentation or review of a financial product, as well as a quiz to test participants' understanding of the specific product. These tutorials and quizzes were beneficial to both CSRs and financial sales people. For the latter, they were assured that CSRs were well acquainted and knowledgeable of the bank's financial products and able to identify and refer customers to financial sales staff. For the former, the tutorials offered a collective learning opportunity which assisted them in carrying out their referral work.

Apart from these staff-organized, informal learning tutorials, another example of cross-training which surfaced in the interviews involved two women who cross-trained each other on an exchange basis; each had a set of skills and experiences that the other needed. Based on this mutual need and mutual assistance, the two women were willing to spend the time cross-training each other on and off the job.

Branch staff also engage in more periodically-organized, informal learning opportunities. Prior to my arrival in one of the branches, staff had met with staff from a nearby branch to have pizza, discuss concerns and alleviate anxieties about the introduction of the new software into their branch, and to get an overview of the new software. Staff admitted that this kind of informal get-together helps to assuage concerns by speaking to fellow workers who are already using the software regularly.

This same branch also arranged for the same neighbouring branch to lend them one staff person for a day once the branch actually operationalized the new software in their dealings with clients. These branch staff were resourceful -- making use of their informal networks to support them during an important and difficult transition.

Another national survey respondent noted that "[a]lthough there is a great deal of talk about the requirement for higher learning, I've found very little one-on-one discussion or coaching in this respect. Also, there should be more of a mentoring aspect." During the interviews, staff who had been employed for several years expressed concern that mentoring skills in the branches have suffered greatly, and this problem has been compounded by the fact that there is a serious shortage of experienced mentors because so many older staff have been downsized.

Branch workers indicated during the field visits that collective informal learning is also an important vehicle for branch staff continually learning to cope with stress, learning interpersonal skills, and dealing with difficult customers.

One branch worker suggested that keeping staff categorized as 'trainees' is profitable on a large scale. According to this worker, the bank uses comparative ratios to calculate salaries, and trainees earn 80-90% of regular salary levels, while 'competent level' staff earn from 90-105%. He is classified by the bank as a senior trainee, "since they don't want to put me up to the next level and pay me more.... In this day and age, everything is an expense [for the bank]." Despite the fact that this worker is expected to perform the full gamut of tasks associated with his position, he is not being remunerated for carrying out the full job.

4.5 Barriers to Informal and Formal Learning

One national survey participant comment that "[t]ime is the essential ingredient; however, there just is not enough of it. Most branches are losing staff or the staff is leaving. With this short-fall, most employees are doing two jobs." Branch workers in all three sites consistently stated that the main obstacle to workplace learning was lack of time. The time constraints are so severe that "if they monitor they'll see that they [the CD-ROMs] haven't even been taken out of the wrappers.... half of the staff aren't even aware of what's [CD-ROMs] available" (Branch worker). As has already been indicated throughout this report, branch workersappear to be doing most of their formal study after hours and have very little on-the-job time for informal learning (either collective or individual).

With the introduction of new information technologies into workplaces, Zuboff (1984) has pointed out that two processes emerge which she refers to as 'automating' and 'informating' (Zuboff, 1984, 9-10). The informating capacity of the new technologies are not, in her opinion, fully appreciated. The introduction of the new financial services software into the branches is also accompanied by this dual process, and this 'informating' capacity can be used either to enhance access to information by all within the bank or more selectively to monitor and control individual behaviour. With insufficient time accorded to branch staff for studying the new technology and for the informal learning and exchange required to master its 'informating' capacity, the bank risks both foregoing a full use of the new software's informating capacities and, even if

by default, using mainly the new software's automating capacities for regulatory purposes.
Other barriers to informal, employment-related learning which emerged during the fieldwork include:

- supervisors and management who fail to recognize informal learning as a form of learning and even discourage it (for example, a human-resource person discouraged informal staff-run workshops and tutorials in one of the branches visited, stating that there is no need for such activities);
- the eroded status of mentoring and informal learning more broadly within the bank as an important and effective form of workplace learning;
- a dire lack of mentors and experienced staff in many branches (particularly relevant for effective collective informal learning);
- technological impediments to informal learning such as voice mail (particularly for inter-branch collective informal learning - since staff have a hard time getting to speak to more experienced colleagues over the phone);
- with respect to collective informal learning, self-restraint on the part of staff refraining from asking their over-worked co-workers questions or for help.

Bank branches are busy workplaces. The branch environment is often characterized by stress, frequent interruptions (by co-workers and clients), noise, heavy workloads, and the social demands of service-sector work - hardly an environment supportive of individual or collective learning. Even if staff had more time for learning and training during work hours, these conditions make learning very difficult. During the interviews, all branch-level employees admitted that virtually all of their work-related study takes place on their own unpaid time and after hours - partially due to the interruptions and partially due to the heavy workloads and lack of time for training during the day. One full-time staff commented, "I find for me, personally, that it's easier for me to learn at home.... The branch is not a good learning environment - there are so many interruptions and pressure to serve customers." (Branch worker)

5.0 Emerging Thoughts, Questions and Considerations

> It is tempting to solve the problem of integrating formal learning with informal and incidental learning by designing courses on the subject. We think this is a mistake, if relied upon as a *primary* strategy, because courses easily become substitutes for the more difficult effort of creating an organization where learning is integrated with daily work experiences. (Marsick and Watkins, 1990, 243).

A 'separate course' approach to informal learning de-contextualizes and artificially separates learning from experience. "The crux seems to be ... learning caused by the nature of the process, rather than the content message..." (Boydell, 1976, 67).
The emerging questions and concerns have been grouped in this section under five

different sub-headings covering a wide range of areas.

5.1 Beyond-the-Workplace Concerns

> The human and social costs of automation extend beyond the boundaries of the corporation, and are difficult to perceive if those boundaries are accepted as a legitimate parameter for analysis. (Hacker, 1990, 167)

> There's just no time to learn. Everything you do, you take it on yourself... I like learning... I did alot of learning on my own... but I had a supportive spouse. (Branch worker)

How are families and specifically dependents such as children and elderly persons affected by all the after-hours compulsory learning or by the learning- and work-related stress their parents, partners or relatives bring home? How is discretionary, non-workplace-related, informal learning affected by an increase in work-related formal learning requirements?

5.2 The Health and Welfare of Branch Workers

Beyond the few examples cited in this study, how are the health and welfare of branch-level workers affected by the increased learning requirements and workloads? How, for instance, is the welfare of women (particularly, as primary caregivers), racialized minorities, disabled people and other marginalized groups particularly disadvantaged by work-related learning demands that increasingly rely on on-going, after-hours learning?

5.3 Workplace Concerns

As stated at the outset of this report, the restructuring of workplace learning needs to be examined in the context of other restructuring in the bank and branches. Other emerging questions include: how will collective, informal learning and informal networks be developed and maintained in a context of continued staff downsizing and closing of branches? How will a move towards commission-based pay at the branch level affect informal learning and the development of informal networks as workers are increasingly positioned to compete against one another?

Similarly, while staff rely on various intra- and inter-branch networks to carry out their work, computer-based training and self-study modules do not necessarily enhance collective informal learning and the development of informal networks. The shift towards self-study and computer-based training may result in a serious gap in the formation of informal networks and have serious consequences for branch staff, the bank, and the quality of service offered. So, how, for instance, are staff building those informal networks? How has the downsizing of older, more-experienced branch workers affected collective informal learning within the branches? Interviews with branch-level staff who

have left the bank over the past few years would surely yield a wealth of comparative information relevant to prior workplace learning regimes.

Enhancing and encouraging informal workplace learning (both collective and individual) requires a degree of democratization in workplace learning where employers must be willing to relinquish some control over the means and objectives and share that control with the worker-learners and provide them with on-the-job time for learning (Sawchuk, 1997; Livingstone, 1998). Marsick and Watkins (1990, 230-1)-suggest that "[c]ontinuous on-the-job informal learning is one cost-effective approach to institutionalizing learning." However, cost-effectiveness and bottom-line profits are only two of a variety of issues which require consideration.

5.4 Automation and Technological Displacement

> One cannot generalize about the impact of automation in terms of the effects on management versus non-management employees, female versus male workers, or white versus nonwhite workers in these case studies. Automation takes place at different levels within one firm, and between industries - affecting craft work at one time, clerical, unskilled, or management at another. But at this point in time, females and people of color seem most adversely affected by automation in labor-intensive industries. (Hacker, 1990, 164)

How do branch workers view the new software being introduced, particularly vis-à-vis their jobs and job security? How do branch workers' perceptions and anxieties of the potential of their work being 'replaced' by a machine affect formal and informal work-related learning, motivation at work and commitment to the bank?

5.5 The Role of Involuntary Lifelong Learning

> In spite of the historical record, most opinion leaders and 'human capital' theorists continue to promote more formal schooling and training programs as the antidote to unemployment [and global competitiveness]. The education-jobs gap has been disguised by employers' inflation of credential requirements, as well as by scantily based imputations of skill shortages and expressions of dissatisfaction with the quality of job entrants. Governments' insistence that more and better training can close the education-jobs gap and their creation of more elaborate training programs have typically merely deferred the problem." (Livingstone, 1998, 4)

Has the bank management become overly focused on the 'new information society' and on the need for lifelong learning, while losing sight of branch-level staff needs -- such as on-the-job time for learning, a more conducive learning environment and better working conditions? Why is so much learning required of branch staff and at such a rapid pace

when many staff indicated during the fieldwork that they do not use much of the learning, much less need it in their current positions?

If, in fact, many of the learning requirements are excessive (as several branch workers suggested during the interviews), then, how might the purpose of this involuntary learning be understood? Sally Hacker's work in the 1970s at AT&T with clerical workers in the United States prior to large-scale automation shows how AT&T used 'speeds-ups,' as well as bodily regulation of predominantly women clerical workers to create workforce attrition. Might these heavy learning requirements serve similarly to contribute to workforce attrition?

> At AT&T, most women worked in jobs that had been technically simplified enough to be automated. The company preferred to reduce the work force through attrition rather than layoffs. Sometimes government-sponsored research showed how to do this, by making jobs less pleasant, speeding things up, tightening control. (Hacker, 1989, 20).

6.0 Conclusion

Branch staff clearly see learning as part of their on-going development and are willing to engage in work-related learning. While the bank and the central training program invest considerable resources in the design of quality learning tools, the fieldwork and survey results clearly indicate that the allocation of more time for individual practice and consulting with co-workers is a top priority for supporting learning and learners. Learners indicated that the allocation of time for learning also outweighed the need to invest in improving existing learning tools.

> People are willing to learn but there's just no time....By doing that [not creating conditions for learning], we're not helping people learn. We're not helping people's self-esteem. When they make a mistake, they feel like a failure - but they're not a failure - it's the system that fails them. (Branch worker)

By extending performance reviews to monitor learning targets and community volunteer involvement and by failing to provide on-the-job time for learning, not only is 'learning-all-on-your-own-time' being institutionalized but the bank even if unintentionally risks using the new information technology mainly for its 'automating' purposes and may miss the new important opportunities provided by the 'informating' capacities.

The expanded performance expectations of branch-level workers also constitute a fundamental reorganization of work. In addition to meeting the work demands and absorbing their own reproduction costs, branch-level staff are now also expected to reproduce workplace learning mainly on their own time, as well as contributing to community development through volunteer work to boost the bank's image. These recent

increases in job requirements are being exacted at the expense of branch workers, their health, and their lives and dependents outside of work.

> I still think that the people that develop these programmes should come and see and get to know the situation at the branch level.... It's horrible! It's the women in their 40s that are caught. If you want to keep your job, you pay the price whether it's your family or your kids or your health. (Branch worker)

Branch staff need to know that tools exist and have the time to use those tools in an environment conducive to learning both individually and collectively. If branch-level learning is truly a priority, then adequate resources and conditions for learning must be allocated and/or created to reflect and enable the successful accomplishment of this work. Currently, the bank appears to invest in developing quality learning tools; however, staff are frequently unable to engage in learning because they have to contend with many other work-related demands (like sales targets) which vie for their time.

The bank's central training program needs to more systematically recognize and enhance existing informal learning practices (both individual and collective). To do so, the CTP needs to consult regularly with branch staff regarding their learning needs and practices and support branch staff in these processes. Both a greater degree of dialogue and on-going dialogue would be necessary, and the tendency to prescribe and impose learning targets and enforce the involuntary learning regime would have to be relinquished in favour of a more collaborative and less coercive approach. The CTP will also need to clarify the purpose of so many training targets and be more transparent in the setting of these targets. This process of dialogue between the CTP and the branches would entail a greater sharing of information and control over the learning process with branch staff and, as an approach, be more likely to lead to enhancing workplace learning -- given that it would be based on learners' needs and spring from their day-to-day realities. Furthermore, a supportive approach to branch-level learners would undoubtedly inspire greater confidence and motivation in the work-related learning, as well as in work in general.

Informal mentors and particularly staff who have gained years of valuable, on-the-job experience need to be recognized systematically by the bank, and the CTP needs to take measures to ensure that these staff and the wealth of experience they have gained are not dismissed inadvertently when branches are closed and staff are let go of. As branch staff have indicated, there is a paucity of willing mentors left at the branch level. Experiential knowledge cannot easily be purchased, recruited or regained but needs to be recognized, cultivated over time, and carefully maintained within an organization. The bank might consider adopting a learning recognition system for these purposes.

Many branch workers already engage in a variety of caring work activities at home and in their communities. Hence, the bank might consider recognizing the gamut of caring

activities which branch staff are already engaged in and documenting and highlighting these efforts and contributions - rather than imposing after-hours voluntarism. The bank might also consider being a leader in their sector at innovative human-resource and learning practices for branch-level staff and showcasing these branch-level best practices to improve community image, while also challenging other banks to follow suit.

Given the conflicting demands on branch staff, the CTP needs to engage in on-going education and advocacy activities with upper-level management in the bank to ensure that a learning environment can be created and sustained in the branches. A number of messages and attitudes which were unfriendly and clearly uninformed with respect to bank workers' informal learning emerged from other areas of the bank. The CTP needs to engage with, challenge and dispel these assumptions and attitudes about what constitutes learning, the role of informal learning (both collective and individual) in the workplace and so on. The CTP will also need to engage with other key management and departments if informal learning is to be understood and adequately supported, and if a more conducive learning environment is to be created.

7.0 Recommendations

i. Support learning by allocating at least one hour of on-the-job time per week for informal learning both collective and individual.

ii. Support learning by creating an environment conducive to both implementing training programs and informal learning within the branches.

For both of the above recommendations, the CTP will need to engage in on-going education, research and advocacy activities more widely with bank management to ensure, for instance, that branch staff's required workloads do not prevent them from engaging in informal learning.

iii. Support a more learner-friendly and learner-focused approach to learning by recognizing, building on and compensating the existing informal learning activities of branch workers by such means as Prior Learning Assessment Research (PLAR) and skill portfolios.

iv. Support a more learner-centred and collaborative approach to learning by introducing regular and systematic consultations with branch staff regarding their learning and support needs, as well as establishing on-going lines of communication on learning issues. This recommendation would require a greater sharing of control over learning by the CTP and management with learners and might take the form of joint management-worker advisory training committees, for instance.

v. Recognize, compensate and maintain mentors and advocate more widely within the bank to ensure that these older, more-experienced branch staff be kept on when branch

closures and downsizing decisions are being made. Based on PLAR and skill portfolios, the CTP should adopt both a learning recognition and a compensation system for these staff for the training and mentoring activities they engage in at work.

vi. Recognize and reward branch workers' existing caring and community work. Such encouraging incentives are likely to be more effective in sustaining the community activities of employees than imposing other volunteer activities after work. If staff are expected to undertake 'volunteer' activities after hours as part of their work, then, they should be compensated for these additional responsibilities - either monetarily or through a time-in-lieu policy, for instance. Alternately, branch staff should be allowed to leave work early (while still receiving full pay) to engage in these activities.

vii. Consider the benefits of implementing innovative, more learner-friendly/staff-friendly learning practices at the branch level. The bank could consider improving its image within Canadian society by implementing such innovative human-resource and learning policies for all staff (including branch-level staff) and becoming a leader in the financial sector for its staff learning programs. These activities could also be highlighted to improve the bank's image; such activities would certainly contribute to a greatly-improved image, as well as greater trust amongst branch staff.

viii. Commission further ethnographic research to investigate:
(a) how informal learning might be enhanced more generally within the branches, as well as the impact on informal learning of such factors as branch staff's heavy workloads, 'lean' staffing, and loss of mentors within many branches.
(b) the impact of the shift towards increasingly formal learning on informal work-related networks (both inter-branch and intra-branch networks).

ix. Consider conducting a pilot project in a few branches where staff have more time for informal learning and then, use the outcomes of such pilot projects to consider the multiple values of investing in additional staff time for informal learning as compared to other ways the bank invests in learning (i.e., software or curriculum development, etc.).

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